## SPECIAL MEETING OF THE RUSHVILLE, INDIANA COMMON COUNCIL

NOVEMBER 23, 2020 6:00 P.M.

**CALL TO ORDER:** The Common Council of the City of Rushville met on the above date and time at 330 North Main Street Suite 200 Rushville Indiana. Mayor Pavey called the meeting to order at 6:00 p.m.

**PLEDGE TO THE FLAG:** The Pledge to the Flag was recited by those present.

**PRAYER:** Councilman Berkemeier led those present in prayer.

**ROLL CALL:** Bob Bridges, Brad Berkemeier, Elton Marzon, and Mike Daubenspeck answered roll call. Aaron Gurley was not present. Also present was City Insurance Agent, Kevin Mandrell.

MAYOR'S REPORT: None.

**CLERK-TREASURER'S REPORT:** None.

**COUNCIL PRESIDENT'S REPORT:** None.

**CITIZEN CONCERNS/COMMENTS:** None.

## **NEW BUSINESS:**

1. **2021 Health Insurance Renewal Plan** – Kevin Mandrell asked Council if after reviewing the recommended plan if anyone had any questions. Marzon asked if prescriptions would be paid in full after the deductible was met. Mandrell said yes after the deductible the prescriptions would be paid in full. He said after the deductible is paid everything is paid at 100% by Anthem. It was suggested that the City pay the first \$1,000.00 of out-of-pocket expenses toward the deductible. The employee would be responsible for the next \$1,200.00. of out-of-pocket expenses toward the deductible. (\$2,400.00 per family) The City would pay the next \$4,000.00 of out-of-pocket expenses to the \$6,200.00 deductible. (After deductible is met, Anthem covers everything at 100%.) There will be no co-pays with this plan. Bridges said he thought this was a good plan and makes us more fiscally responsible. City would pay 85% of the premium and the employee would pay 15%. Currently, City offers two plan options and employees pay 12.5% or 17.5% of premiums, depending on which plan is selected. Mandrell suggested that the employees set up a HSA account to take full advantage financially. Copley asked about provider choice. Mandrell answered that everything is the same on providers for this plan as our current plan. This is a Health Reimbursement Account (HRA). There will be some additional work for the Clerk's office, but a third party will handle claims administration. Mandrell also offered that, while this plan will involve re-educating employees since it operates a little different than our current plan, it should be, at least, a "net zero" financially for most, if not all employees. Berkemeier made a motion to accept the plan as presented with the City paying the first \$1,000.00 of the out-of-pocket expenses toward the deductible. Marzon seconded the motion. Motion carried.

2. **Resolution 2020-50 Creating Medical Non-Reverting Fund** – Newhouse is preparing the resolution. This is the fund that will be used to pay City's portion of out-of-pocket claims (i.e. "self-insure").

## ITEMS NOT KNOWN IN ADVANCE: None.

**ADJOURN:** There was no further business to come before Council; Berkemeier moved to adjourn. Marzon seconded the motion. The meeting adjourned at 6:33 p.m.